

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF  
PENNSYLVANIA

In RE:	)	
MICHAL J. GHAFOR	)	
Debtor	)	BANKRUPTCY CASE NO. 19-20118
	)	
PEOPLES NATURAL GAS COMPANY,	)	MOTION NO.
LLC	)	CHAPTER 13
Movant,	)	
vs.	)	
MICHAL J. GHAFOR, and RONDA J.	)	
WINNECOUR, ESQUIRE, Trustee	)	Related to Docket No. 58
Respondents.	)	

ORDER OF COURT

AND NOW, to-wit, this 9th Day of June, 2021, upon Motion of the Peoples Natural Gas Company, LLC, service of the same upon Debtor and Debtor's Counsel and failure of the same to Object or Respond, it is hereby ORDERED, ADJUDGED and DECREED that:

1. The Debtor has failed to pay their utility bills and/or security deposit to the Peoples Natural Gas Company, LLC as and when they became due post petition. The Peoples Natural Gas Company, LLC is entitled to be paid for this administrative claim and either to terminate utility service to the Debtors or be granted adequate assurance of future payment.

2. The Court finds that continued utility service is necessary for an effective reorganization by the Debtors. Therefore, the administrative claims of the Peoples Natural Gas Company, LLC as set forth in the foregoing Motion are hereby allowed and are to be paid through the Chapter 13 Plan. In addition, as further adequate assurance of payment, the Debtor is hereby ordered to hereafter make the monthly budget payment for utility service provided by Peoples Natural Gas Company, LLC through the Trustee as part of the Chapter 13 Plan. The budget payment as of the date of this Order is \$69.00. **The total amount to be included in the Plan, including budget and arrearages, is set forth in paragraph four (4) of this Order.**

3. In order to pay the combined administrative claims and ongoing budget of the Peoples Natural Gas Company, LLC, the Plan payment must be increased. Distribution to Peoples Natural Gas Company, LLC must begin effective beginning in July of 2021.

4. To provide for the claims allowed in this Order, and to provide the ongoing budget as adequate assurance, the sum of \$82.86 shall be distributed to the Movant, the Peoples Natural Gas Company, LLC over the life of the Plan, and shall be paid at priority level three (3). The Trustee is hereby authorized and directed to make immediate interim distribution of the funds due to the Peoples Natural Gas Company, LLC.

5. If the ongoing budget required to maintain utility service to the Debtors should increase significantly, the monthly amount due on this long term continuing debt may be amended by Peoples Natural Gas Company, LLC in accord with its usual procedures upon notice to the Debtor or his or her attorney and the Chapter 13 Trustee. Whatever sums may remain due on the post petition account once this case has concluded will not be discharged, and remain the liability of the Debtor.

6. If the counsel for the Debtor has not consented to the Order by signing below, this Order is entered by Default subject to the Debtor's right to seek reconsideration of this Order, by written Motion, within twenty (20) days of the date of this Order.

7. Unless reconsideration of this Order is timely sought, the Debtor's counsel or the Debtor are hereby ordered to file an amended plan including Peoples Natural Gas Company, LLC as set forth in this Order within fifteen (15) days of the date of this Order. Debtor's counsel or Debtor shall simultaneously file an amended wage order which shall be in the amount required by the amended plan.

8. The debtor's post petition account number is xxxxxxxx3293.

BY THE COURT:

  
Gregory J. Taddonio, Judge  
United States Bankruptcy Court

cc: S. James Wallace, GRB Law, 437 Grant Street, 14th Floor, Pittsburgh, Pa. 15219-6107

**ENTERED BY DEFAULT**

In re:  
Michal J. Ghafoor  
Debtor

Case No. 19-20118-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 09, 2021

User: dpas  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2021:

Recip ID	Recipient Name and Address
db	+ Michal J. Ghafoor, 516 Kelly Avenue, Pittsburgh, PA 15221-3132

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Michal J. Ghafoor gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB mmiksich@kmlawgroup.com

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9